

Disaster Recovery Assistance for Ontarians

Southwestern Ontario Flood Small owner-operated businesses and farms

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The Disaster Recovery Assistance for Ontarians program helps eligible small owner-operated business and farms within an activation area get back on their feet.

The program has been activated in southwestern Ontario for all of the Town of Amherstburg and the Town of Essex, and parts of the following municipalities: Town of Kingsville, the Municipality of Lakeshore, the Township of Warwick, and the Municipality of Southwest Middlesex for the flooding that occurred on **August 23, 2023**.

Visit Ontario.ca/DisasterAssistance for activation area maps, guidelines, forms, and eligibility information.

The deadline to submit an application is
Wednesday, March 27, 2024

Applications are subject to a \$500 deductible and eligible costs are paid at 90%.

Small business or farm criteria

To be eligible, the business or farm owner must:

- Be the day-to-day manager and own at least 50% of the business
- Be dependent on the business income, meaning the business provides at least 15% of the owner's net income. An exception may be made if the business has at least one employee outside the owner's household.
- Have no more than the equivalent of 20 full-time employees
- Have between \$10,000 and \$2,000,000 in gross revenue

What does the program cover?

Eligible costs include emergency expenses, cleanup expenses and costs to repair or replace essential property including the replacement of inventory or stock equipment essential to the function of the business, and repairs to structures essential to day-to-day operations. Loss of revenue, wages, or business opportunity are not eligible. Flooding caused by sewer backup is not eligible for assistance.

What information do I need to provide with my application?

Please review the program documents carefully. They will help you determine your eligibility and complete your application.

If you are eligible under the program, you may submit a complete application form with supporting documentation. You must attach:

- Letter from your insurance provider
- Proof that the small business or farm criteria have been met (e.g., T1, T2, and business financials for the most recent tax year)
- Receipts or invoices for costs incurred and estimates for costs not yet incurred

What happens after I submit?

Within two weeks, you will receive a notification that your application has been received. An adjuster may contact you to ask questions or request more documentation. To ensure a prompt review of your application, make sure your application is complete and has all the required documents attached.

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Visit Ontario.ca/DisasterAssistance for detailed information on the program's eligibility criteria and how to apply.

Am I eligible?

My business/farm is within the activation area

The Ontario government activates the program for property owners in specific areas affected by a natural disaster. Visit Ontario.ca/DisasterAssistance to see if you are in an activation area.

I will incur eligible expenses

The program provides reimbursement only for essential costs such as cleanup, necessary repairs, and replacing basic contents. Long term accommodations (i.e., rent for new offices), repairs to outbuildings and restoration of non-essential landscaping are not covered.

My insurance coverage is not enough to cover my eligible expenses

You cannot receive a payment if your insurance coverage is more than your eligible expenses. Insurance deductibles are not eligible for reimbursement.

The damaged property is my primary place of employment

You can receive help only for the main premises of a small owner-operated business or farm.

Where can I find more information?

If you need assistance determining your eligibility or filling out the application form, email DisasterAssistance@Ontario.ca or call **1-877-822-0116**.

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